

Wayne County Press

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FDIC
San Francisco Regional Office
Director, John F. Carter
225 Jessie Street at Ecker Square
Suite 2300
San Francisco CA 94105

Dear Mr. Carter:

I am proud of a long-term affiliation with Fairfield National Bank, here in Fairfield, Illinois. It is a full-fledged community bank.

What I mean by this is not only do we take care of customers in our area, needing financial services, we feel that this is only part of our banking job.

We take very good care also of our community and its many civic needs. Our bank is always solidly behind nearly every community project, with the manpower of our banking staff as volunteers, and also with our checkbook as we strongly support them with our contributions.


That's the way it has to be, in a small town like ours . . . the bank must lead the way with its community involvement and its financial support.

Mr. Carter, we want to impress upon you that if you allow Wal-Mart to enter the banking business (ILC's-Utah) it will have a disastrous effect on small communities. Not that we are afraid of strong competition, we have faced that for years.

The concerning factor is if Wal-Mart is successful at capturing much of the local deposit base that is fine . . . if they will follow suit and take care of the community support also. Their past record proves that they will not.

Mr. Carter, we need and ask for your vote of refusal on the Wal-Mart application.

Best regards,

 9/13/05

Preston Mathews
Board Chairman
Fairfield National Bank